

**THE INFLUENCE OF MURABAHA AND MUSYARAKA ON THE
GROWTH OF ISLAMIC COMMERCIAL BANK IN INDONESIA
(Survei At Islamic Commercial Bank Period 2016-2020)**

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ABSTRACT

This study aims to determine: (1) murabaha, musyaraka, and the growth of Islamic Commercial Bank in Indonesia period 2016-2020. (2) the influence of murabahah on the growth of Islamic Commercial Bank in Indonesia period 2016-2020. (3) the influence of musyaraka on the growth of Islamic Commercial Bank in Indonesia periode 2016-2020. The data used is secondary data in the form of annual report from each Islamic Commercial Bank for 2016-2020. The population used is Islamic Commercial Banks in Indonesia in the 2016-2020 range. Samples were obtained through purposive sampling method. The research method used is quantitative research with descriptive statistical analysis. The analysis used is panel data regression analysis with Eviews 9 tool. The result of this study: (1) murabaha, musyaraka, and the growth of Islamic Commercial Banking in Indonesia for period 2016-2020 has a fluctuating value (2) murabaha has a positive effect on the growth of Islamic Commercial Bank in Indonesia for period 2016-2020. (3) musyaraka has a positive effect on the growth of Islamic Commercial Bank in Indonesia for period 2016-2020.

keywords: islamic commercial bank, murabaha, musyaraka, the growth

**PENGARUH AKAD MURABAHAH DAN AKAD MUSYARAKAH
TERHADAP PERTUMBUHAN BANK UMUM SYARIAH DI
INDONESIA**

(Survei Pada Bank Umum Syariah di Indonesia Periode 2016-2020)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) akad murabahah, akad musyarakah, dan pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020. (2) pengaruh akad murabahah terhadap pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020. (3) pengaruh akad musyarakah terhadap pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan masing-masing Bank Umum Syariah. Populasi yang digunakan adalah Bank Umum Syariah yang ada di Indonesia rentang waktu 2016-2020. Teknik sampel yang digunakan yaitu *purposive sampling*. Metode penelitian yang digunakan merupakan penelitian kuantitatif dengan analisis statistik deskriptif. Analisis yang digunakan adalah Analisis Regresi Data Panel dengan alat bantu *software Eviews 9*. Berdasarkan hasil penelitian dapat diketahui bahwa: (1) akad murabahah, akad musyarakah, dan pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020 mengalami fluktuatif. (2) akad murabahah memiliki pengaruh positif terhadap pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020. (3) akad musyarakah berpengaruh positif terhadap pertumbuhan Bank Umum Syariah di Indonesia periode 2016-2020.

Kata Kunci: Bank Umum Syariah, Akad Murabahah, Akad Musyarakah, Pertumbuhan